

Better Boating

Tips For Smooth Sailing This Season

(NAPS)—Before you take that first pleasure cruise or fishing trip of the season, make sure your boat insurance is shipshape.

Insuring a boat is different than insuring a car or home. Boats require specialized coverages. To avoid a sinking feeling about your boat insurance, consider these tips:

Evaluate your specific needs. Some insurance companies provide no-frills boat coverage that is simply added to an existing auto or homeowners policy. While this sounds good in theory, the reality is that your boat may be best covered if you seek out a specialized policy just for boats, not an add-on to your car or house policy. A knowledgeable, independent insurance agent will review all options with you. A specialized boat policy can cover things not likely covered by a homeowners policy, like the cost to replace lost or damaged fishing gear and costly services, such as emergency on-water towing and fuel-spill cleanup.

Consult an agent or broker who provides the most options. Unlike “captive” agents who represent only one company, independent agents and brokers represent several. They can offer a variety of coverage’s, review and evaluate your policies, answer your questions and suggest new coverage options that meet your changing needs. They guide you to the policy that provides you with the best combination of specialized coverage, service and price.

Look for a company that offers specialized boat policies. When there’s a claim, you will appreciate a company that provides specialized coverage and specialized claims handling. Ask other boaters what company they recommend or find an independent insurance agent who understands boat policies.

Once you choose a policy, make sure you understand what you’re buying. Your agent should be able to explain, in layman’s terms, what the different options mean. If you are unclear about something, be sure to ask for an explanation.

For more information about boat insurance coverages, talk to a Rider Insurance agent, who can provide you with the combination of price, coverage and service that’s right for you.